



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [TD GROUP US HOLDINGS LLC](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [513,100,714](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TD GROUP US HOLDINGS LLC
251 LITTLE FALLS DRIVE
WILMINGTON, DE 19808

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	520,852,290			508,144,028			510,690,379			462,092,155			386,937,771		
Net income (\$000)	4,482,873			2,937,465			3,907,165			3,963,649			3,863,665		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.78	2.79	9	1.61	2.65	9	1.61	2.60	10	1.87	2.77	13	2.30	3.01	20
+ Non-interest income	1.14	0.94	66	0.67	1.09	31	0.68	1.04	34	0.99	1.21	46	0.88	1.32	36
- Overhead expense	1.52	2.18	11	1.50	2.21	11	1.50	2.17	9	1.47	2.57	5	1.76	2.69	12
- Provision for credit losses	0.09	0.10	54	-0.09	-0.12	47	-0.06	-0.09	52	0.58	0.51	61	0.33	0.15	88
+ Securities gains (losses)	0.01	0	88	0	0.01	43	0	0.01	43	0	0.02	34	0	0.01	19
+ Other tax equivalent adjustments	0	0	5	0	0	19	0	0	88	0	0	79	0	0	71
= Pretax net operating income (tax equivalent)	1.31	1.46	35	0.87	1.76	6	0.87	1.66	5	0.82	1.04	31	1.12	1.56	16
Net operating income	1.15	1.10	60	0.77	1.34	9	0.77	1.26	7	0.86	0.81	51	1	1.19	23
Net income	1.15	1.10	60	0.77	1.34	8	0.77	1.26	6	0.86	0.82	51	1	1.19	23
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.49	3.36	8	1.89	3.12	7	1.90	3.06	7	2.41	3.55	7	3.80	4.41	15
Interest expense	0.57	0.35	82	0.16	0.26	27	0.16	0.25	32	0.38	0.52	32	1.28	1.08	73
Net interest income (tax equivalent)	1.92	3.01	9	1.73	2.85	9	1.74	2.80	10	2.04	3.01	12	2.53	3.33	21
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.31	0.09	90	0.32	0.12	91	0.31	0.11	92	0.64	0.27	89	0.71	0.21	90
Earnings coverage of net loan and lease losses (X)	13.40	36.38	37	6.97	26.30	24	7.63	39.72	22	5.76	22.91	27	4.90	24.40	22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.63	1.17	85	1.81	1.32	82	1.76	1.23	87	2.19	1.58	80	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases	1.63	1.15	85	1.81	1.30	84	1.75	1.20	87	2.18	1.55	82	1.36	0.81	88
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.39	66	0.61	0.58	60	0.54	0.49	63	0.68	0.71	51	0.75	0.57	71
30-89 days past due loans and leases / Total loans and leases	0.63	0.33	85	0.49	0.29	81	1	0.32	93	1.09	0.39	92	0.69	0.43	80
Liquidity and Funding															
Net noncore funding dependence	-19.71	5.89	2	-33.47	-3.31	2	-28.74	-2.33	1	3.95	3.20	57	23.41	14.45	78
Net short-term noncore funding dependence	-26.77	0.87	6	-36.22	-9.17	7	-32.14	-7.71	6	2.57	-4.76	77	23.17	3.38	94
Net loans and leases / Total assets	34.24	63.09	9	31.94	58.81	7	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11
Capitalization															
Tier 1 leverage ratio	8.74	9.22	34	8.25	9.07	27	7.75	8.98	20	8.33	9.13	29	9.43	9.76	46
Holding company equity capital / Total assets	9.51	9.68	48	11.31	10.79	59	10.51	10.71	48	11.59	11.16	59	12.98	12.43	57
Total equity capital (including minority interest) / Total assets	9.51	9.81	45	11.31	10.91	57	10.51	10.82	46	11.59	11.29	58	12.98	12.57	56
Common equity tier 1 capital / Total risk-weighted assets	17.28	11.79	93	16.87	12.64	89	16.91	12.42	89	17.03	12.38	90	16.20	12.17	87
Net loans and leases / Equity capital (X)	3.60	6.64	6	2.82	5.47	4	3	5.53	4	2.90	5.58	8	3.05	5.21	10
Cash dividends / Net income	8.37	31.93	13	12.77	27.22	23	12.80	28.27	19	12.61	42.30	15	12.94	33.12	16
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-0.26	6.04	28	5.33	9.51	33	3.37	10.50	22	24.16	16.68	72	4.84	9.26	44
Equity capital	-16.20	-3.83	22	2.90	7.52	26	-6.25	7.46	2	10.84	6.99	74	6.08	10.49	38
Net loans and leases	6.92	14.48	25	-4.72	-0.66	37	-2.92	3.36	27	5.12	9.07	37	4.54	9.10	38
Noncore funding	21.28	36.20	53	-68.53	-21.64	2	-68.69	-14.79	1	22.70	-12.18	87	4.18	6.59	49
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	125.88	104.01	96	99.90	103.15	32	99.89	103.22	36	99.90	102.81	31	99.88	103.22	32
Cash from ops + noncash items + op expense / Op expense + dividends	54.83	118.32	27	20.20	155.61	6	30.44	154.48	8	54.61	147.24	8	135.02	190.27	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,618,273	5,167,058	6,925,859	7,468,025	8,203,251	8.73	13.54
Income from lease financing receivables.....	63,250	68,419	89,862	102,313	98,656	-7.55	28.10
Fully taxable income on loans and leases.....	5,492,778	5,055,514	6,776,608	7,302,853	7,951,549	8.65	14.41
Tax-exempt income on loans and leases.....	188,745	179,963	239,113	267,485	350,358	4.88	-4.12
Estimated tax benefit on income on loans and leases.....	60,958	53,261	71,000	70,579	62,217	14.45	-44.76
Income on loans and leases (tax equivalent).....	5,742,481	5,288,738	7,086,721	7,640,917	8,364,124	8.58	12.42
Investment interest income (tax equivalent).....	2,318,361	1,085,527	1,497,162	1,904,629	3,341,665	113.57	59.30
Interest on balances due from depository institutions.....	285,411	62,689	83,166	101,626	243,179	355.28	91.81
Interest income on other earning assets.....	647,495	245,450	333,407	612,113	1,440,504	163.80	6.40
Total interest income (tax equivalent).....	8,993,748	6,682,404	9,000,456	10,259,285	13,389,472	34.59	22.85
Interest on time deposits of \$250K or more	37,739	10,292	13,711	32,057	64,731	266.68	54.58
Interest on time deposits < \$250K.....	3,280	4,263	5,312	31,891	68,625	-23.06	-74.68
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,049,694	194,145	225,133	970,349	2,863,905	440.68	7.32
Interest on other borrowings and trading liabilities.....	949,909	351,212	509,090	561,720	1,491,842	170.47	46.40
Interest on subordinated debt and mandatory convertible securities	2,194	2,194	2,926	2,926	2,926	0.00	-79.29
Total interest expense.....	2,042,816	562,106	756,172	1,598,943	4,492,029	263.42	21.97
Net interest income (tax equivalent).....	6,950,932	6,120,298	8,244,284	8,660,342	8,897,443	13.57	23.12
Non-interest income.....	4,459,470	2,541,195	3,482,979	4,584,121	3,412,563	75.49	85.88
Adjusted operating income (tax equivalent)	11,410,402	8,661,493	11,727,263	13,244,463	12,310,006	31.74	41.83
Overhead expense.....	5,937,906	5,734,928	7,664,045	6,810,136	6,813,581	3.54	21.70
Provision for credit losses.....	357,823	-354,811	-316,852	2,667,324	1,260,298		-44.05
Securities gains (losses)	26,253	660	2,115	5,744	-7,628	3877.73	-37.58
Other tax equivalent adjustments	-1,101	-1	1,100	2	1		
Pretax net operating income (tax equivalent).....	5,124,675	3,313,092	4,423,456	3,787,935	4,344,716	54.68	99.53
Applicable income taxes	581,945	322,366	444,189	-246,298	418,830	80.52	53.74
Tax equivalent adjustments	59,857	53,261	72,102	70,584	62,221	12.38	-45.77
Applicable income taxes (tax equivalent).....	641,802	375,627	516,291	-175,714	481,051	70.86	31.28
Minority interest	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest	4,482,873	2,937,465	3,907,165	3,963,649	3,863,665	52.61	118.08
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	4,482,873	2,937,465	3,907,165	3,963,649	3,863,665	52.61	118.08
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,482,873	2,937,465	3,907,165	3,963,649	3,863,665	52.61	115.57
Investment securities income (tax equivalent).....	2,318,361	1,085,527	1,497,162	1,904,629	3,341,665	113.57	59.30
US Treasury and agency securities (excluding mortgage-backed securities)	497,462	45,961	93,677	99,743	457,764	982.36	145.19
Mortgage-backed securities	1,007,220	603,457	817,128	988,471	1,268,875	66.91	47.59
All other securities	813,679	436,109	586,357	816,415	1,615,026	86.58	42.75
Cash dividends declared.....	375,000	375,000	500,000	500,000	500,000	0.00	150.63
Common	375,000	375,000	500,000	500,000	500,000	0.00	150.63
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.30	3.12	8	1.75	2.90	7	1.76	2.85	7	2.22	3.27	8	3.46	4	16
Less: Interest expense	0.52	0.33	81	0.15	0.24	26	0.15	0.23	32	0.35	0.48	33	1.16	0.98	71
Equals: Net interest income (tax equivalent)	1.78	2.79	9	1.61	2.65	9	1.61	2.60	10	1.87	2.77	13	2.30	3.01	20
Plus: Non-interest income	1.14	0.94	66	0.67	1.09	31	0.68	1.04	34	0.99	1.21	46	0.88	1.32	36
Equals: adjusted operating income (tax equivalent)	2.92	3.77	8	2.27	3.80	4	2.30	3.70	5	2.87	4.04	5	3.18	4.41	6
Less: Overhead expense	1.52	2.18	11	1.50	2.21	11	1.50	2.17	9	1.47	2.57	5	1.76	2.69	12
Less: Provision for credit losses	0.09	0.10	54	-0.09	-0.12	47	-0.06	-0.09	52	0.58	0.51	61	0.33	0.15	88
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	97
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	88	0	0.01	45	0	0.01	43	0	0.02	34	0	0.01	19
Plus: other tax equivalent adjustments	0	0	5	0	0	19	0	0	88	0	0	79	0	0	71
Equals: Pretax net operating income (tax equivalent)	1.31	1.46	35	0.87	1.76	6	0.87	1.66	5	0.82	1.04	31	1.12	1.56	16
Less: Applicable income taxes (tax equivalent)	0.16	0.34	7	0.10	0.41	4	0.10	0.38	5	-0.04	0.23	5	0.12	0.36	4
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.15	1.10	60	0.77	1.34	9	0.77	1.26	7	0.86	0.81	51	1	1.19	23
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.15	1.10	60	0.77	1.34	8	0.77	1.26	6	0.86	0.82	51	1	1.19	23
Memo: Net income (last four quarters)	1.05	1.10	43	1.07	1.30	28	0.77	1.26	6	0.86	0.82	51	1	1.19	22
Net income-BHC and noncontrolling (minority) interest	1.15	1.11	59	0.77	1.35	6	0.77	1.27	5	0.86	0.83	51	1	1.20	23
Margin Analysis															
Average earning assets / Average assets	92.50	92.93	47	92.75	93.09	46	92.65	93.08	42	92	92.32	44	91.02	91.05	50
Average interest-bearing funds / Average assets	73.33	60.58	87	74.56	61.98	88	74.50	61.99	86	74.67	64.06	83	74.23	65.57	81
Interest income (tax equivalent) / Average earning assets	2.49	3.36	8	1.89	3.12	7	1.90	3.06	7	2.41	3.55	7	3.80	4.41	15
Interest expense / Average earning assets	0.57	0.35	82	0.16	0.26	27	0.16	0.25	32	0.38	0.52	32	1.28	1.08	73
Net interest income (tax equivalent) / Average earning assets	1.92	3.01	9	1.73	2.85	9	1.74	2.80	10	2.04	3.01	12	2.53	3.33	21
Yield or Cost															
Total loans and leases (tax equivalent)	4.46	4.24	75	4.10	4.07	59	4.15	4.01	65	4.41	4.27	65	5.22	5.09	63
Interest-bearing bank balances	0.91	0.79	67	0.12	0.13	30	0.12	0.14	21	0.24	0.27	45	1.90	2.04	40
Federal funds sold and reverse repos	1.22	1.05	60	0.29	0.25	68	0.30	0.25	70	0.82	0.68	65	2.61	2.44	68
Trading assets	2.66	0.57	87	1.83	0.45	85	1.90	0.45	86	1.89	0.60	81	2.71	0.99	81
Total earning assets	2.47	3.33	8	1.88	3.09	7	1.89	3.04	7	2.40	3.51	7	3.78	4.36	15
Investment securities (tax equivalent)	1.43	1.96	8	0.82	1.77	3	0.82	1.77	3	1.25	2.25	1	2.67	2.76	45
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.38	19	0.12	1.23	4	0.16	1.14	6	0.25	1.75	2	2.02	2.32	34
Mortgage-backed securities	1.75	1.87	42	1.23	1.55	21	1.23	1.57	20	1.60	2.05	14	2.60	2.61	51
All other securities	1.53	2.89	11	0.91	2.85	7	0.90	2.81	6	1.46	3.24	5	2.93	4.06	13
Interest-bearing deposits	0.46	0.35	72	0.09	0.22	19	0.08	0.21	17	0.36	0.53	31	1.30	1.10	69
Time deposits of \$250K or more	1.54	0.61	97	0.92	0.70	75	0.95	0.66	79	1.30	1.42	37	2.09	1.96	58
Time deposits < \$250K	0.16	0.58	10	0.18	0.67	4	0.17	0.62	4	0.77	1.36	7	1.41	1.82	26
Other domestic deposits	0.45	0.31	75	0.08	0.16	29	0.07	0.15	25	0.35	0.36	52	1.27	0.93	80
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	1.17	0.88	70	0.18	0.18	68	0.19	0.17	73	0.58	0.62	62	2.47	1.86	77
Other borrowed funds and trading liabilities	2.57	1.55	89	2.06	1.29	80	2.11	1.27	80	2.06	1.50	79	2.91	2.38	78
All interest-bearing funds	0.71	0.54	75	0.20	0.38	19	0.20	0.37	20	0.46	0.74	20	1.56	1.49	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	4,459,470		2,541,195		3,482,979		4,584,121		3,412,563			
Fiduciary activities income	104,947		125,170		164,556		169,213		202,131			
Service charges on deposit accounts - domestic	854,836		806,978		1,102,443		977,646		1,196,352			
Trading revenue.....	-116,464		-99,436		-105,714		-164,238		56,559			
Investment banking fees and commissions.....	954,752		913,027		1,228,550		634,133		386,276			
Insurance activities revenue.....	82		18		45		45		-13			
Venture capital revenue.....	8,371		16,531		22,321		5,090		6,797			
Net servicing fees	11,439		8,443		11,595		-7,135		4,042			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	33,025		106,151		124,640		126,138		38,371			
Other non-interest income.....	2,608,482		664,313		934,543		2,843,229		1,522,048			
Total overhead expenses	5,937,906		5,734,928		7,664,045		6,810,136		6,813,581			
Personnel expense.....	2,459,454		2,325,528		3,102,399		2,917,722		2,870,004			
Net occupancy expense.....	731,691		820,230		1,067,420		950,521		800,190			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	51,063		54,438		74,748		88,408		120,808			
Other operating expenses.....	2,695,698		2,534,732		3,419,478		2,853,485		3,022,579			
Fee income on mutual funds and annuities.....	65,894		64,577		82,894		64,611		65,893			
Memoranda												
Assets under management in proprietary mutual funds and annuities	5,795,974		0		0		0		0			
Number of equivalent employees	27,436		25,340		25,454		26,497		26,840			
Average personnel expense per employee.....	89.64		91.77		121.88		110.12		106.93			
Average assets per employee.....	18,984.26		20,053.04		20,063.27		17,439.41		14,416.46			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.48	2.43	43	2.54	2.14	60	2.38	2.17	56	1.41	2.02	47
Overhead expenses / Net Interest Income + non-interest income	52.32	58.02	24	66.62	58.85	80	65.75	59.28	76	51.69	62.28	16
Percent of Average Assets												
Total overhead expense	1.52	2.18	11	1.50	2.21	11	1.50	2.17	9	1.47	2.57	5
Personnel expense.....	0.63	1.20	5	0.61	1.23	3	0.61	1.21	4	0.63	1.30	3
Net occupancy expense.....	0.19	0.22	30	0.22	0.24	36	0.21	0.23	36	0.21	0.26	21
Other operating expenses.....	0.70	0.73	56	0.68	0.72	52	0.68	0.72	51	0.64	0.94	24
Overhead less non-interest income	0.38	1.22	7	0.84	1.08	25	0.82	1.10	22	0.48	1.25	11
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	52.04	57.55	25	66.21	58.34	81	65.35	58.83	75	51.42	61.82	17
Personnel expense.....	21.55	31.86	12	26.85	32.89	21	26.45	32.93	20	22.03	32.36	7
Net occupancy expense.....	6.41	5.98	57	9.47	6.26	90	9.10	6.23	86	7.18	6.58	60
Other operating expenses.....	24.07	19.14	84	29.89	18.68	93	29.80	19.18	94	22.21	22.28	68
Total non-interest income	39.08	24.10	84	29.34	28.20	59	29.70	27.67	59	34.61	28.83	67
Fiduciary activities income	0.92	2.13	40	1.45	2.27	45	1.40	2.20	47	1.28	2.09	45
Service charges on domestic deposit accounts	7.49	3.30	95	9.32	3.25	96	9.40	3.27	96	7.38	3.27	96
Trading revenue.....	-1.02	0.57	5	-1.15	0.68	3	-0.90	0.62	3	-1.24	1.28	0
Investment banking fees and commissions.....	8.37	2.15	91	10.54	2.46	90	10.48	2.58	89	4.79	2.46	82
Insurance activities revenue.....	0	0.36	26	0	0.38	22	0	0.36	24	0	0.41	24
Venture capital revenue.....	0.07	0.01	91	0.19	0.03	90	0.19	0.04	89	0.04	0.01	89
Net servicing fees	0.10	1.23	35	0.10	0.56	38	0.10	0.60	37	-0.05	0.01	27
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.29	1.19	31	1.23	3.64	35	1.06	3.30	34	0.95	3.92	36
Other non-interest income.....	22.86	8.80	93	7.67	9.39	46	7.97	9.27	51	21.47	9.65	88
Overhead less non-interest income	12.96	32.79	8	36.87	29.67	71	35.65	30.52	64	16.81	31.93	14
Applicable income taxes / Pretax net operating income (tax equivalent).....	11.36	21.50	3	9.73	21.49	3	10.04	21.18	4	-6.50	18.63	3
Applicable income tax + TE / Pretax net operating income + TE	12.52	23.57	2	11.34	23.11	3	11.67	22.67	5	-4.64	21.18	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	70,012,743	65,334,680	65,138,478	67,225,519	64,265,138	7.16	14.18	
Commercial and industrial loans	30,987,556	31,779,343	31,122,294	37,539,120	33,290,862	-2.49	-5.18	
Loans to individuals	39,335,966	37,383,933	38,197,730	39,010,532	40,557,283	5.22	14.13	
Loans to depository institutions and acceptances of other banks	719,715	0	0	0	0		10646.83	
Agricultural loans	109,187	119,727	110,681	149,859	148,892	-8.80	-21.78	
Other loans and leases	37,417,718	32,708,624	33,646,606	30,113,755	25,918,768	14.40	55.74	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	178,582,885	167,326,307	168,215,789	174,038,785	164,180,943	6.73	17.00	
Less: Allowance for loan and lease losses	2,902,394	3,023,375	2,948,903	3,794,724	2,235,470	-4.00	49.76	
Net loans and leases	175,680,491	164,302,932	165,266,886	170,244,061	161,945,473	6.92	16.58	
Debt securities that reprice or mature in over 1 year	140,763,445	138,012,532	152,997,725	90,228,938	85,447,754	1.99	65.69	
Mutual funds and equity securities	65,176	108,879	105,400	100,292	38,530	-40.14	1242.17	
Subtotal	316,509,112	302,424,343	318,370,011	260,573,291	247,431,757	4.66	34.31	
Interest-bearing bank balances	29,463,278	57,420,456	54,475,498	65,280,903	11,761,067	-48.69	62.54	
Federal funds sold and reverse repos	43,562,390	45,114,310	42,850,958	51,787,452	52,745,028	-3.44	12.86	
Debt securities that reprice or mature within 1 year	65,475,720	61,454,533	58,694,206	78,748,212	45,534,123	6.54	108.23	
Trading assets	16,313,413	8,096,494	8,911,340	11,298,402	12,086,812	101.49	10.09	
Total earning assets	471,323,913	474,510,136	483,302,013	467,688,260	369,558,787	-0.67	39.18	
Non-interest-bearing cash and due from depository institutions	3,551,328	3,608,912	3,683,420	3,310,173	3,114,593	-1.60	58.12	
Premises, fixed assets, and leases	4,675,342	4,863,213	4,844,505	4,867,478	4,537,314	-3.86	71.90	
Other real estate owned	11,844	37,515	15,215	37,869	50,626	-68.43	-78.53	
Investment in unconsolidated subsidiaries	8,383,739	11,311,318	11,053,942	11,156,712	9,151,779	-25.88	4.97	
Intangible and other assets	25,154,548	20,107,154	21,526,244	20,266,737	22,191,563	25.10	11.10	
Total assets	513,100,714	514,438,248	524,425,339	507,327,229	408,604,662	-0.26	37.09	
Quarterly average assets	519,249,779	507,086,073	518,329,429	494,316,665	397,573,719	2.40	42.19	
Average loans and leases (YTD)	171,839,453	172,000,590	170,767,217	173,159,771	160,271,698	-0.09	16.32	
Memoranda								
Loans held-for-sale	163,982	205,499	263,068	459,568	179,749	-20.20	-93.33	
Loans not held-for-sale	178,418,903	167,120,808	167,952,721	173,579,217	164,001,194	6.76	18.81	
Real estate loans secured by 1–4 family	41,389,318	36,588,572	37,318,202	37,765,295	36,047,137	13.12	21.02	
Commercial real estate loans	28,615,796	28,733,309	27,810,861	29,447,200	28,198,674	-0.41	5.66	
Construction and land development	2,825,044	2,943,625	2,810,138	3,054,745	2,393,959	-4.03	7.17	
Multifamily	5,487,021	4,769,109	4,701,181	4,780,245	4,483,057	15.05	61.75	
Nonfarm nonresidential	20,303,731	21,020,575	20,299,542	21,612,210	21,321,658	-3.41	-3.57	
Real estate loans secured by farmland	7,629	12,799	9,415	13,024	19,327	-40.39	-76.59	
Total investment securities	206,304,341	199,575,944	211,797,331	169,077,442	131,020,407	3.37	77.23	
U.S. Treasury securities	59,428,196	64,461,911	71,749,833	42,719,317	19,620,542	-7.81	200.36	
US agency securities (excluding mortgage-backed securities)	279,030	865,266	851,407	930,936	3,282,471	-67.75	-92.22	
Municipal securities	0	100	100	200	305	-100.00	-100.00	
Mortgage-backed securities	78,334,130	67,650,148	68,799,191	65,195,237	52,929,939	15.79	78.63	
Asset-backed securities	41,670,997	34,324,492	36,169,318	29,008,900	35,893,227	21.40	45.06	
Other debt securities	26,526,812	32,165,148	34,122,082	31,122,560	19,255,393	-17.53	29.76	
Mutual funds and equity securities	65,176	108,879	105,400	100,292	38,530	-40.14	1242.17	
Available-for-sale securities	206,239,165	199,467,065	211,691,931	168,977,150	107,250,155	3.40	152.86	
U.S. Treasury securities	59,428,196	64,461,911	71,749,833	42,719,317	19,620,542	-7.81	200.36	
US agency securities (excluding mortgage-backed securities)	279,030	865,266	851,407	930,936	3,282,471	-67.75	-92.22	
Municipal securities	0	100	100	200	305	-100.00	-100.00	
Mortgage-backed securities	78,334,130	67,650,148	68,799,191	65,195,237	32,386,448	15.79	340.50	
Asset-backed securities	41,670,997	34,324,492	36,169,318	29,008,900	33,860,567	21.40	93.71	
Other debt securities	26,526,812	32,165,148	34,122,082	31,122,560	18,099,822	-17.53	40.45	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)					216,780			
Available-for-sale securities appreciation (depreciation)	-9,619,031	486,722	-539,246	1,664,888	-35,112			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	14,700,305	12,868,383	13,642,219	11,643,737	10,414,765	14.24	44.11	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	23,093,079	22,707,381	25,224,499	21,544,762	15,551,668	1.70	69.83
NOW, ATS and transaction accounts	23,086,385	22,601,173	25,980,506	21,021,488	14,327,078	2.15	93.10
Time deposits less brokered deposits < \$250K	1,539,319	1,777,872	1,668,537	-139,494,942	-103,002,263	-13.42	
MMDA and other savings accounts	320,087,240	332,821,172	338,517,231	326,536,764	247,293,955	-3.83	38.96
Other non-interest-bearing deposits							
Core deposits	367,806,023	379,907,598	391,390,773	229,608,072	174,170,438	-3.19	113.50
Time deposits of \$250K or more	5,604,544	1,367,748	1,290,414	1,776,900	3,026,994	309.76	114.64
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	44,950,329	45,332,690	43,531,338	51,309,080	45,731,934	-0.84	14.82
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	2,322,108	3,520,973	3,004,264	3,504,481	3,841,149	-34.05	-31.54
Other borrowings w/remaining maturity of 1 year or less	311,648	3,422,928	5,074,175	3,496,188	7,643,805	-90.90	-93.09
Other borrowings w/remaining maturity over 1 year	21,836,670	7,886,105	10,384,161	3,089,096	99,046	176.90	600.68
Brokered deposits < \$250K	1,088,286	1,227,389	1,245,632	142,927,803	107,634,294	-11.33	-98.75
Noncore funding	76,113,585	62,757,833	64,529,984	206,103,548	167,977,222	21.28	-45.49
Trading liabilities	11,520,974	5,168,095	6,141,208	6,225,230	6,043,096	122.92	19.02
Subordinated notes and debentures + trust preferred securities	26,300	26,300	26,300	26,300	26,300	0.00	0.00
Other liabilities	8,858,228	8,371,936	7,221,011	6,573,068	7,345,540	5.81	107.30
Total liabilities	464,325,110	456,231,762	469,309,276	448,536,218	355,562,596	1.77	42.48
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	30,917,895	30,917,895	30,917,895	30,917,895	30,917,895	0.00	0.00
Common surplus	2,064,140	2,619,128	2,619,128	2,619,128	2,619,128	-21.19	-21.05
Retained earnings	32,620,011	27,112,703	27,957,403	24,550,238	21,086,589	20.31	127.95
Accumulated other comprehensive income	-10,776,442	1,106,760	-328,363	2,453,750	168,454		
Other equity capital components	-6,050,000	-3,550,000	-6,050,000	-1,750,000	-1,750,000		
Total holding company equity capital	48,775,604	58,206,486	55,116,063	58,791,011	53,042,066	-16.20	1.81
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	48,775,604	58,206,486	55,116,063	58,791,011	53,042,066	-16.20	0.77
Total liabilities and capital	513,100,714	514,438,248	524,425,339	507,327,229	408,604,662	-0.26	37.09
Memoranda							
Non-interest-bearing deposits	68,784,310	67,339,254	69,117,936	57,702,226	41,445,546	2.15	67.60
Interest-bearing deposits	305,714,543	315,163,481	324,808,883	316,610,549	243,386,180	-3.00	38.52
Total deposits	374,498,853	382,502,735	393,926,819	374,312,775	284,831,726	-2.09	43.08
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	55,116,063	58,791,011	58,791,011	53,042,066	49,999,611		
Accounting restatements	0	0	0	0	-84,386		
Net income	4,482,873	2,937,465	3,907,165	3,963,649	3,863,665		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,800,000	4,300,000	0	1,000,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	375,000	375,000	500,000	500,000	500,000		
Change in other comprehensive income	-10,448,078	-1,346,990	-2,782,113	2,285,296	763,176		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-254	0	0	0	0		
Holding company equity capital, ending balance	48,775,604	58,206,486	55,116,063	58,791,011	53,042,066		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	13.65	39.88	13	12.70	36.06	12	12.42	36.25	12	13.25	36.22	15	15.73	37.78	19
Commercial and industrial loans	6.04	11.23	21	6.18	11.11	19	5.93	10.76	22	7.40	13.52	17	8.15	12.02	30
Loans to individuals	7.67	3.58	84	7.27	3.60	81	7.28	3.36	82	7.69	3.40	82	9.93	4.20	80
Loans to depository institutions and acceptances of other banks	0.14	0.02	90	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.19	45	0.02	0.21	42	0.02	0.18	41	0.03	0.19	47	0.04	0.24	48
Other loans and leases.....	7.29	4.52	75	6.36	4.26	71	6.42	4.47	70	5.94	4.63	65	6.34	5.01	65
Net loans and leases.....	34.24	63.09	9	31.94	58.81	7	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11
Debt securities over 1 year.....	27.43	18.76	81	26.83	18.32	77	29.17	19.46	77	17.79	15.55	63	20.91	14.60	85
Mutual funds and equity securities	0.01	0.05	39	0.02	0.05	50	0.02	0.06	46	0.02	0.05	45	0.01	0.06	42
Subtotal	61.69	83.05	6	58.79	78.17	8	60.71	79.22	6	51.36	78.16	9	60.56	79.65	13
Interest-bearing bank balances	5.74	3.61	77	11.16	9.37	68	10.39	8.50	62	12.87	7.51	84	2.88	3.06	58
Federal funds sold and reverse repos	8.49	0.52	93	8.77	0.53	94	8.17	0.54	94	10.21	0.82	91	12.91	1.57	90
Debt securities 1 year or less	12.76	1.71	97	11.95	1.51	97	11.19	1.56	97	15.52	1.68	97	11.14	1.91	96
Trading assets	3.18	0.59	90	1.57	0.58	86	1.70	0.49	89	2.23	1.01	87	2.96	1.19	83
Total earning assets.....	91.86	90.76	64	92.24	91.57	57	92.16	91.77	53	92.19	91.05	61	90.44	89.53	63
Non-interest cash and due from depository institutions.....	0.69	0.98	27	0.70	0.99	26	0.70	0.82	38	0.65	1.07	19	0.76	1.14	22
Other real estate owned.....	0	0.01	41	0.01	0.01	49	0	0.01	38	0.01	0.02	37	0.01	0.03	37
All other assets.....	7.45	8.19	37	7.06	7.39	48	7.14	7.35	48	7.16	7.82	40	8.79	9.27	44
Memoranda															
Short-term investments	26.99	6.75	93	31.88	12.31	92	29.75	11.47	92	38.60	11.17	95	26.93	7.63	90
U.S. Treasury securities.....	11.58	1.98	96	12.53	1.18	97	13.68	1.47	97	8.42	0.84	96	4.80	1.03	89
US agency securities (excluding mortgage-backed securities)	0.05	0.81	33	0.17	0.75	41	0.16	0.82	39	0.18	0.63	44	0.80	0.54	69
Municipal securities	0	1.69	7	0	1.70	15	0	1.73	12	0	1.69	17	0	1.34	15
Mortgage-backed securities	15.27	12.93	63	13.15	13.46	51	13.12	14.14	48	12.85	11.75	55	12.95	11.44	60
Asset-backed securities	8.12	0.85	97	6.67	0.47	98	6.90	0.50	97	5.72	0.32	96	8.78	0.28	99
Other debt securities	5.17	0.51	96	6.25	0.51	96	6.51	0.53	96	6.13	0.42	96	4.71	0.39	95
Loans held-for-sale.....	0.03	0.30	37	0.04	0.50	30	0.05	0.55	34	0.09	0.52	28	0.04	0.39	26
Loans held for investment	34.77	63.03	9	32.49	58.34	9	32.03	58.06	8	34.21	61.72	10	40.14	63.50	11
Real estate loans secured by 1–4 family	8.07	12.79	30	7.11	11.57	32	7.12	11.46	32	7.44	11.91	32	8.82	13.29	30
Revolving	1.20	1.52	49	1.22	1.44	51	1.17	1.42	54	1.38	1.66	51	1.84	2.07	51
Closed-end, secured by first liens	6.77	10.86	32	5.82	9.73	32	5.88	9.67	32	5.98	9.81	31	6.84	10.69	30
Closed-end, secured by junior liens	0.10	0.19	49	0.07	0.19	36	0.07	0.17	38	0.09	0.22	37	0.14	0.28	42
Commercial real estate loans	5.58	24.89	12	5.59	22.35	12	5.30	22.69	12	5.80	22.22	14	6.90	22.23	19
Construction and land development	0.55	3.92	15	0.57	3.40	16	0.54	3.34	16	0.60	3.40	19	0.59	3.44	19
Multifamily.....	1.07	3.87	22	0.93	3.32	22	0.90	3.57	22	0.94	3.12	22	1.10	3.01	27
Nonfarm nonresidential	3.96	15.73	14	4.09	14.65	14	3.87	14.57	13	4.26	14.72	17	5.22	14.69	22
Real estate loans secured by farmland.....	0	0.34	21	0	0.35	21	0	0.30	21	0	0.33	22	0	0.36	26

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	39.20	62.29	19	39.05	60.51	19	38.72	61.05	19	38.63	57.15	21	39.14	57.46	23
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.20	62.29	19	39.05	60.51	19	38.72	61.05	19	38.63	57.15	21	39.14	57.46	23
Real estate loans secured by 1–4 family.....	23.18	20.65	59	21.87	20	56	22.18	19.86	59	21.70	19.43	57	21.96	20.75	55
Revolving	3.44	2.39	68	3.74	2.47	68	3.65	2.43	67	4.01	2.64	68	4.59	3.15	69
Closed-end.....	19.74	18.01	61	18.12	17.35	55	18.53	17.24	61	17.69	16.59	56	17.37	17.39	51
Commercial real estate loans	16.02	38.12	17	17.17	37.13	21	16.53	37.86	20	16.92	34.63	22	17.18	33.52	24
Construction and land development.....	1.58	6.10	22	1.76	5.69	18	1.67	5.65	19	1.76	5.26	20	1.46	5.09	19
1–4 family.....	0.71	1.40	48	0.74	1.19	53	0.77	1.18	54	0.51	0.93	48	0.41	0.94	42
Other.....	0.88	4.62	12	1.02	4.46	14	0.90	4.40	14	1.25	4.19	17	1.05	4.02	16
Multifamily.....	3.07	5.86	33	2.85	5.41	33	2.79	5.78	29	2.75	4.96	34	2.73	4.69	38
Nonfarm nonresidential	11.37	24.30	23	12.56	24.45	24	12.07	24.56	25	12.42	22.93	26	12.99	22.15	28
Owner-occupied.....	3.72	8.11	30	3.87	8.31	26	3.78	8.29	26	3.71	7.68	27	3.98	7.72	30
Other.....	7.65	15.95	25	8.69	15.83	27	8.29	15.94	25	8.71	14.95	29	9.01	14.34	33
Real estate loans secured by farmland.....	0	0.55	23	0.01	0.61	24	0.01	0.54	24	0.01	0.54	23	0.01	0.55	26
Loans to depository institutions and acceptances of other banks.....	0.40	0.04	90	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17.35	18.37	53	18.99	19.45	55	18.50	18.86	56	21.57	22.17	51	20.28	19.53	59
Loans to individuals	22.03	6.24	90	22.34	6.58	89	22.71	6.24	90	22.41	6.13	90	24.70	7.13	92
Credit card loans	7.55	0.53	93	7.43	0.51	93	8.06	0.53	94	7.74	0.65	93	9.21	0.81	92
Agricultural loans.....	0.06	0.31	54	0.07	0.38	50	0.07	0.34	50	0.09	0.32	56	0.09	0.37	54
Other loans and leases.....	20.95	8.16	88	19.55	8.42	87	20	8.75	85	17.30	9.09	80	15.79	9.85	76
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	151.57	411.16	12	150.23	383.43	12	156	391.81	13	153.87	381.27	14	168.45	391.26	17
Real estate loans secured by 1–4 family.....	89.61	133.66	29	84.13	124.74	35	89.37	126.06	33	86.44	125.03	33	94.48	138.18	33
Revolving	13.29	15.46	51	14.41	15.53	55	14.72	15.44	56	15.98	17.42	53	19.73	21.26	54
Closed-end.....	76.32	116.59	31	69.72	107.54	32	74.65	108.85	34	70.46	106.14	32	74.75	115.20	32
Commercial real estate loans	61.95	254.65	13	66.07	238.58	13	66.60	245.88	13	67.40	234.65	16	73.91	229.44	19
Construction and land development.....	6.12	39.81	16	6.77	36.07	16	6.73	35.95	18	6.99	35.62	18	6.27	34.95	19
1–4 family.....	2.73	9.02	43	2.84	7.44	43	3.10	7.42	46	2.02	6.34	36	1.76	6.61	37
Other.....	3.39	30.27	10	3.93	28.34	9	3.63	28.11	9	4.98	28.16	16	4.52	27.32	17
Multifamily.....	11.88	40.47	25	10.97	35.29	25	11.26	38.66	23	10.94	32.74	24	11.75	31.04	29
Nonfarm nonresidential	43.96	161.09	15	48.34	156.30	14	48.61	158.05	15	49.47	155.06	18	55.89	152.10	21
Owner-occupied.....	14.38	53.43	19	14.89	52.63	17	15.23	52.99	19	14.78	52.37	20	17.13	53.07	22
Other.....	29.58	105.96	16	33.45	100.99	15	33.38	102.54	16	34.69	100.54	20	38.76	97.41	24
Real estate loans secured by farmland.....	0.02	3.36	20	0.03	3.67	22	0.02	3.22	20	0.03	3.44	21	0.05	3.60	25
Loans to depository institutions and acceptances of other banks.....	1.56	0.26	90	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	67.09	115.08	28	73.07	116.17	27	74.53	114.45	35	85.92	139.91	23	87.26	122.02	35
Loans to individuals	85.16	35.47	81	85.96	36.56	81	91.48	34.55	82	89.29	37.47	82	106.31	43.51	84
Credit card loans	29.18	2.79	93	28.58	2.58	93	32.46	2.77	93	30.85	3.30	92	39.62	4.34	91
Agricultural loans.....	0.24	1.73	46	0.28	2.03	42	0.27	1.86	42	0.34	1.88	47	0.39	2.18	50
Other loans and leases.....	81.01	50.11	74	75.21	47.63	75	80.58	51.06	74	68.93	49.54	67	67.94	52.44	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.72	30.74	14	13.71	29.25	15	13.09	30.07	14	13.74	27.32	18	13.57	26.45	19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	49.18	205.31	10	52.76	187.63	12	52.72	195.33	12	54.72	183.76	14	58.40	178.57	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	63.56	262.15	12	67.64	244.92	12	67.95	252.85	12	69.50	240.85	15	75.53	236.10	18

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	26.99	6.75	93	31.88	12.31	92	29.75	11.47	92	38.60	11.17	95	26.93	7.63	90
Liquid assets	42.66	23.63	88	45.43	29.12	89	45.34	29.03	87	44.90	26.22	88	34.84	22.44	81
Investment securities	40.21	20.98	96	38.79	20.37	93	40.39	21.63	96	33.33	17.85	92	32.07	16.99	91
Net loans and leases	34.24	63.09	9	31.94	58.81	7	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11
Net loans, leases and standby letters of credit	36	63.92	9	33.55	59.61	7	33.07	59.49	6	35.24	62.48	8	41.48	64.84	10
Core deposits	71.68	74.28	30	73.85	75.52	29	74.63	75.71	31	45.26	70.67	10	42.63	63.09	15
Noncore funding	14.83	12.30	66	12.20	10.15	72	12.30	10.30	71	40.63	14.13	92	41.11	19.36	86
Time deposits of \$250K or more	1.09	1.67	41	0.27	1.67	6	0.25	1.58	6	0.35	2.11	9	0.74	2.94	11
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	8.76	1.24	95	8.81	1.19	96	8.30	1.23	95	10.11	1.47	95	11.19	1.94	93
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.27	0.58	51	0.04	0.54	44	0.13	0.54	45	-0.09	0.54	16	-1.72	0.48	11
Commercial paper	0.45	0.02	93	0.68	0.01	95	0.57	0.01	95	0.69	0.01	95	0.94	0.02	95
Other borrowings w/remaining maturity of 1 year or less	0.06	2.18	23	0.67	0.88	59	0.97	1	62	0.69	1.24	50	1.87	3.01	41
Earning assets that reprice within 1 year	42.91	35.71	67	46.97	38.80	72	44.75	37.37	67	54.40	39.38	87	46.73	39.29	76
Interest-bearing liabilities that reprice within 1 year	1.44	6.79	6	0.70	6.64	1	0.66	6.39	2	0.82	8.20	3	1.65	10.19	4
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	41.47	27.35	84	46.27	30.83	83	44.09	29.65	86	53.58	29.11	94	45.08	26.63	91
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-19.71	5.89	2	-33.47	-3.31	2	-28.74	-2.33	1	3.95	3.20	57	23.41	14.45	78
Net short-term noncore funding dependence	-26.77	0.87	6	-36.22	-9.17	7	-32.14	-7.71	6	2.57	-4.76	77	23.17	3.38	94
Short-term investment / Short-term noncore funding	257.60	112.63	84	301.27	304.29	64	290.55	273.46	64	96.69	184.19	31	65.74	77.77	57
Liquid assets - short-term noncore funding / Nonliquid assets	56.13	24.05	86	63.87	36.72	84	64.22	36.68	83	9.04	28.18	21	-9.40	16.97	8
Net loans and leases / Total deposits	46.91	79.04	5	42.95	73.05	6	41.95	72.79	5	45.48	79.43	4	56.86	90.31	6
Net loans and leases / Core deposits	47.76	86.19	4	43.25	78.83	3	42.23	78.25	3	74.15	88.34	25	92.98	103.93	33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57			0.60	0.72	55
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-22.22	-19.27	37	1.20	1.06	58	-1.39	-0.25	20	4.17	4.31	60	-0.10	1.36	6
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	18.11	12.67	63
Available-for-sale securities	99.97	71.92	93	99.95	84.59	85	99.95	83.77	87	99.94	87.23	85	81.86	85.40	36
U.S. Treasury securities	28.81	9.62	84	32.30	6.01	90	33.88	6.70	90	25.27	4.72	89	14.98	6.15	81
US agency securities (excluding mortgage-backed securities)	0.14	4.10	25	0.43	4.24	34	0.40	4.12	34	0.55	4.01	35	2.51	3.49	59
Municipal securities	0	8.02	7	0	8.38	15	0	8.22	12	0	9.83	16	0	7.75	15
Mortgage-backed securities	37.97	62.34	14	33.90	66.09	10	32.48	66.54	10	38.56	66.64	14	40.40	67.43	14
Asset-backed securities	20.20	4.33	93	17.20	2.45	93	17.08	2.50	95	17.16	1.91	94	27.40	1.66	96
Other debt securities	12.86	3.02	90	16.12	3.01	92	16.11	3.08	93	18.41	3.01	92	14.70	2.94	90
Mutual funds and equity securities	0.03	0.27	37	0.05	0.29	40	0.05	0.29	41	0.06	0.35	39	0.03	0.40	34
Debt securities 1 year or less	31.74	9.28	91	30.79	8.18	95	27.71	7.78	92	46.58	10.55	96	34.75	11.86	91
Debt securities 1 to 5 years	33.74	20.14	78	35.35	17.39	84	34.60	18.25	82	31.19	17.03	80	41.67	17.94	84
Debt securities over 5 years	34.49	68.28	11	33.80	72.07	9	37.64	71.11	12	22.17	69.86	4	23.55	66.02	10
Pledged securities	7.13	31.26	9	6.45	33.37	16	6.44	32.26	14	6.89	35.67	14	7.95	30.57	16
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-15.54	-40.81	77	-4.22	64.27	18	-20.32	27.98	16	77.95	183.32	37	24.83	26.69	60
Investment securities	3.37	11.76	45	11.75	32.48	35	25.27	31.36	48	29.05	23.62	69	4.90	11.75	47
Core deposits	-3.19	4.57	21	73.14	16.96	97	70.46	16.94	97	31.83	26.88	74	5.78	11.23	40
Noncore funding	21.28	36.20	53	-68.53	-21.64	2	-68.69	-14.79	1	22.70	-12.18	87	4.18	6.59	49

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			146,367,978	146,643,066	143,716,174
Commit: Secured commercial real estate loans	4,964,014	3,614,685	4,020,993	3,385,710	4,353,035
Commit: Unsecured real estate loans	689,710	703,940	598,765	644,434	687,742
Credit card lines (reported semiannually, June/Dec)	0	0	75,926,201	74,626,207	79,875,988
Securities underwriting	0	0	0	0	0
Standby letters of credit	9,037,606	8,285,756	8,181,711	8,557,120	7,550,995
Commercial and similar letters of credit	8,435	55,465	51,651	13,180	14,126
Securities lent	2,571,272	5,212,137	3,280,460	3,662,999	4,326,289
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	32,637,489	48,125,022	28,172,524	73,104,544	58,199,292
Written options contracts (interest rate)	37,708	370,527	400,502	1,796,064	218,444
Purchased options contracts (interest rate)	3,151	1,203,242	968,225	849,717	307,540
Interest rate swaps	368,592,337	287,996,304	303,254,354	247,816,545	237,387,757
Futures and forward foreign exchange	2,063,073	1,605,364	2,504,343	1,531,982	2,019,969
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	1,812,548	8,813,874	11,241,750	9,302,202	2,111,456
Commodity and other futures and forward contracts	23,288	7,306	5,510	6,453	6,265
Written options contracts (commodity and other)	525,807	0	545	0	0
Purchased options contracts (commodity and other)	81,079	0	40	0	0
Commodity and other swaps	0	0	0	0	11,809

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						27.91	22.78	70	28.91	22.01	77	35.17	23.52	81	
Standby letters of credit	1.76	0.66	87	1.61	0.66	88	1.56	0.65	87	1.69	0.71	86	1.85	0.84	86
Commercial and similar letters of credit	0	0.02	52	0.01	0.02	65	0.01	0.02	61	0	0.02	48	0	0.02	49
Securities lent	0.50	0.08	90	1.01	0.10	90	0.63	0.10	90	0.72	0.18	87	1.06	0.40	86
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	79.08	44.74	83	67.67	47.31	83	66.08	46.30	83	65.92	48.62	81	73.48	68.47	79
Interest rate contracts	78.21	32.78	87	65.64	35.15	87	63.46	32.46	87	63.78	34.36	85	72.47	47.31	80
Interest rate futures and forward contracts	6.36	3.53	87	9.35	4.39	85	5.37	3.25	83	14.41	6.21	87	14.24	10.67	83
Written options contracts (interest rate)	0.01	1.49	21	0.07	1.69	24	0.08	1.41	25	0.35	2.18	34	0.05	2.47	23
Purchased options contracts (interest rate)	0	1.57	46	0.23	1.29	59	0.18	1.31	58	0.17	1.46	53	0.08	2.65	49
Interest rate swaps	71.84	23.04	90	55.98	20.27	90	57.83	20.49	90	48.85	20.83	86	58.10	28.86	85
Foreign exchange contracts	0.76	6.65	71	2.03	6.12	77	2.62	6.30	79	2.14	6.01	76	1.01	10.12	70
Futures and forward foreign exchange contracts	0.40	4.26	71	0.31	3.76	71	0.48	3.78	73	0.30	3.47	68	0.49	5.23	68
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0.35	0.85	83	1.71	0.76	87	2.14	0.76	88	1.83	0.77	88	0.52	2.03	81
Equity, commodity, and other derivative contracts	0.12	1.18	75	0	0.91	70	0	0.92	70	0	1.86	66	0	3.32	64
Commodity and other futures and forward contracts	0	0.09	87	0	0.07	87	0	0.07	87	0	0.14	86	0	0.19	81
Written options contracts (commodity and other)	0.10	0.41	83	0	0.31	38	0	0.32	77	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0.02	0.31	79	0	0.21	39	0	0.21	77	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	71
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							85.71	44.98	87	84.69	42.82	85	89.67	45.53	84

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	405,776,480	348,121,639	346,547,793	334,407,507	300,262,532
Interest rate contracts	401,270,685	337,695,095	332,795,605	323,566,870	296,113,033
Foreign exchange contracts.....	3,875,621	10,419,238	13,746,093	10,834,184	4,131,425
Equity, commodity, and other contracts	630,174	7,306	6,095	6,453	18,074
Derivatives Position					
Futures and forwards	34,723,850	49,737,692	30,682,377	74,642,979	60,225,526
Written options	563,515	370,527	401,047	1,796,064	218,444
Exchange-traded.....	329,324	0	0	300,000	0
Over-the-counter.....	234,191	370,527	401,047	1,496,064	218,444
Purchased options	84,230	1,203,242	968,265	849,717	307,540
Exchange-traded.....	81,079	0	90,240	300,000	0
Over-the-counter.....	3,151	1,203,242	878,025	549,717	307,540
Swaps	370,404,885	296,810,178	314,496,104	257,118,747	239,511,022
Held for trading.....	32,938,175	47,607,022	27,545,809	72,519,545	57,891,601
Interest rate contracts	32,313,489	47,607,022	27,545,224	72,519,545	57,879,792
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	624,686	0	585	0	11,809
Non-traded.....	372,838,305	300,514,617	319,001,984	261,887,962	242,370,931
Interest rate contracts	368,957,196	290,088,073	305,250,381	251,047,325	238,233,241
Foreign exchange contracts.....	3,875,621	10,419,238	13,746,093	10,834,184	4,131,425
Equity, commodity, and other contracts	5,488	7,306	5,510	6,453	6,265
Derivative contracts (excluding futures and FX 14 days or less)	405,212,965	347,751,112	346,146,745	332,611,442	300,044,087
One year or less	404,450,301	346,478,541	345,097,792	330,839,607	294,070,018
Over 1 year to 5 years	462,743	771,124	641,499	1,127,994	5,200,627
Over 5 years	299,921	501,447	407,454	643,841	773,442
Gross negative fair value (absolute value)	13,990,604	3,688,400	3,237,179	4,080,212	1,767,760
Gross positive fair value.....	14,454,357	3,745,609	3,123,231	3,813,285	1,573,739
Held for trading.....	180,853	50,283	9,092	9,243	3,689
Non-traded.....	14,273,504	3,695,326	3,114,139	3,804,042	1,570,050
Current credit exposure on risk-based capital derivative contracts	557,376	231,158	196,749	137,392	160,528
Credit losses on derivative contracts	0	-2	103	262	7
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	6	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	98.89	93.95	35	97	94.10	32	96.03	94.17	32	96.76	94.10	36	98.62	93.44	41
Foreign exchange contracts	0.96	3.10	67	2.99	3.22	73	3.97	3.47	73	3.24	3.49	70	1.38	3.20	65
Equity, commodity, and other contracts	0.16	1.15	72	0	1.21	69	0	1.14	69	0	1.17	65	0.01	1.64	63
Futures and forwards	8.56	9.12	63	14.29	12.59	64	8.85	11.16	59	22.32	14.05	71	20.06	13.49	70
Written options	0.14	5.29	19	0.11	7.18	17	0.12	6.28	16	0.54	8.18	17	0.07	5.91	15
Exchange-traded	0.08	0.14	87	0	0.11	42	0	0.12	42	0.09	0.14	83	0	0.15	42
Over-the-counter	0.06	4.93	17	0.11	6.91	17	0.12	5.96	16	0.45	7.73	18	0.07	5.10	16
Purchased options	0.02	4.14	41	0.35	3.41	47	0.28	3.27	46	0.25	3.42	44	0.10	4.42	41
Exchange-traded	0.02	0.14	83	0	0.12	41	0.03	0.12	83	0.09	0.15	83	0	0.28	39
Over-the-counter	0	3.58	43	0.35	3.01	49	0.25	2.87	47	0.16	2.86	44	0.10	3.35	43
Swaps	91.28	77.96	60	85.26	71.71	55	90.75	74.26	61	76.89	68.76	50	79.77	69.75	49
Held for trading	8.12	38.03	48	13.68	40.70	45	7.95	40.42	45	21.69	43.53	41	19.28	44.16	41
Interest rate contracts	7.96	31.70	50	13.68	34.66	48	7.95	34.15	46	21.69	36.62	44	19.28	37.24	43
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0.15	0.57	82	0	0.61	40	0	0.60	79	0	0.68	38	0	0.83	75
Non-traded	91.88	61.97	51	86.32	59.30	54	92.05	59.58	54	78.31	56.47	58	80.72	55.84	58
Interest rate contracts	90.93	57.96	57	83.33	56.22	60	88.08	56.71	60	75.07	53.82	62	79.34	52.22	65
Foreign exchange contracts	0.96	0.39	87	2.99	0.36	92	3.97	0.40	91	3.24	0.46	90	1.38	0.34	87
Equity, commodity, and other contracts	0	0.10	77	0	0.11	78	0	0.09	78	0	0.10	76	0	0.13	79
Derivative contracts (excluding futures and forex 14 days or less)	99.86	93.16	60	99.89	91.91	71	99.88	92.53	71	99.46	91.48	69	99.93	93.86	70
One year or less	99.67	37.29	92	99.53	27.90	94	99.58	27.56	96	98.93	32.05	92	97.94	32.17	90
Over 1 year to 5 years	0.11	22.61	15	0.22	29.78	9	0.19	27.01	10	0.34	27.06	7	1.73	30.45	13
Over 5 years	0.07	26.09	13	0.14	29.19	13	0.12	29.89	12	0.19	29.56	10	0.26	28.09	12
Gross negative fair value (absolute value)	3.45	2.48	71	1.06	1.18	51	0.93	0.98	49	1.22	1.55	49	0.59	0.83	45
Gross positive fair value	3.56	2.55	72	1.08	1.59	30	0.90	1.34	26	1.14	2.23	19	0.52	1.19	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.32	0.10	90	0.09	0.05	84	0.08	0.04	85	0.10	0.07	82	0.05	0.06	79
Gross positive fair value (X)	0.33	0.10	90	0.09	0.06	78	0.08	0.05	80	0.10	0.09	67	0.04	0.07	65
Held for trading (X)	0	0.06	50	0	0.05	46	0	0.04	46	0	0.07	41	0	0.06	37
Non-traded (X)	0.33	0.02	98	0.09	0.01	96	0.08	0.01	95	0.10	0.02	94	0.04	0.01	93
Current credit exposure (X)	0.01	0.06	33	0.01	0.05	26	0.01	0.04	26	0	0.06	20	0	0.05	28
Credit losses on derivative contracts	0	0	50	0	0	4	0	0	87	0	0	85	0	0	89
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	92	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.22	0.70	40	0.10	0.59	29	0.09	0.46	28	0.06	0.85	23	0.07	0.73	29

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,948,903	3,794,724	3,794,724	2,235,470	2,105,134
Gross losses	651,717	702,987	897,406	1,397,867	1,458,521
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	247,107	286,449	368,437	288,629	326,409
Net losses	404,610	416,538	528,969	1,109,238	1,132,112
Provision for loan and lease losses	357,823	-354,811	-316,852	2,667,324	1,260,298
Adjustments	278	0	0	1,168	2,150
Ending balance	2,902,394	3,023,375	2,948,903	3,794,724	2,235,470
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.09	0.09	57	-0.09	-0.12	48	-0.06	-0.09	53	0.58	0.51	61	0.33	0.15
Provision for loan and lease losses / Average loans and leases	0.28	0.16	79	-0.28	-0.21	34	-0.19	-0.16	41	1.54	0.82	87	0.79	0.24
Provision for loan and lease losses / Net loan and lease losses	88.44	151.30	44	-85.18	-65.12	49	-59.90	-105.48	52	240.46	487.86	31	111.32	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.63	1.17	85	1.81	1.32	82	1.76	1.23	87	2.19	1.58	80	1.36	0.83
Allowance for loan and lease losses / Total loans and leases	1.63	1.15	85	1.81	1.30	84	1.75	1.20	87	2.18	1.55	82	1.36	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	5.38	38.64	18	5.44	17.40	20	5.57	21.39	21	3.42	11.58	15	1.97	8.03
Allowance for loan and lease losses / Nonaccrual assets	356.73	428.13	57	306.83	330.05	59	332.02	364.13	62	329.97	299.17	66	188.53	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	258.16	320.87	50	254.41	271.93	56	224.98	287.08	48	266.45	244.34	65	143.55	151.73
Gross loan and lease losses / Average loans and leases	0.51	0.16	92	0.54	0.20	91	0.53	0.19	93	0.81	0.34	89	0.91	0.28
Recoveries / Average loans and leases	0.19	0.07	90	0.22	0.08	91	0.22	0.08	92	0.17	0.07	90	0.20	0.08
Net losses / Average loans and leases	0.31	0.09	90	0.32	0.12	91	0.31	0.11	92	0.64	0.27	89	0.71	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	27.54	34.26	41	20.49	25.09	50	26.36	34.67	45	19.79	33.98	27	25.59	36.22
Earnings coverage of net loan and lease losses (X)	13.40	36.38	37	6.97	26.30	24	7.63	39.72	22	5.76	22.91	27	4.90	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	-0.01	19	-0.02	0.02	21	-0.02	0.02	20	0.01	0.04	34	0.03	0.01
Real estate loans secured by 1-4 family	-0.04	-0.02	21	-0.03	-0.01	26	-0.03	-0.02	29	0	0.01	36	0.03	0.01
Revolving	-0.10	-0.06	23	-0.09	-0.07	26	-0.06	-0.07	32	-0.01	0.01	39	0.06	0.02
Closed-end	-0.03	-0.01	24	-0.02	-0.01	30	-0.03	-0.01	26	0	0	40	0.02	0
Commercial real estate loans	-0.01	0	22	-0.01	0.04	16	0	0.04	39	0.03	0.07	48	0.02	0.01
Construction and land development	-0.07	-0.02	10	-0.05	0.01	15	-0.04	0	16	0.01	0	72	0	-0.01
1-4 family	0	0	92	0.02	0	93	0.01	0	93	0	0	59	-0.01	0
Other	-0.07	-0.01	7	-0.07	0.01	10	-0.06	0	11	0.01	0	75	0.01	-0.01
Multifamily	0	0	24	-0.01	0.01	9	0.01	0.01	78	-0.01	0	11	0	0
Nonfarm nonresidential	-0.01	0	27	0	0.05	23	0.01	0.05	44	0.04	0.11	48	0.03	0.02
Owner-occupied	0	0	30	0.01	0.01	69	0	0.01	70	0.01	0.02	60	0.01	0.01
Other	-0.01	0.01	17	-0.01	0.04	14	0	0.04	48	0.03	0.08	53	0.02	0.01
Real estate loans secured by farmland	0	0	55	-0.44	-0.01	2	-0.45	0	2	-2.16	0.02	0	0	0.01
Commercial and industrial loans	0.10	0.11	60	0.25	0.19	62	0.21	0.17	63	0.31	0.47	46	0.17	0.37
Loans to individuals	1.27	0.76	79	1.26	0.72	81	1.18	0.71	79	2.27	1.13	81	2.30	1.17
Credit card loans	2.38	1.94	64	2.61	2.27	70	2.23	1.84	70	4.50	2.92	83	4.51	3.11
Agricultural loans	0.13	0.02	86	0.05	0.02	82	0.05	0.02	81	0.03	0.19	62	-0.01	0.08
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0
Other loans and leases	0.08	0.13	61	0.07	0.09	64	0.07	0.10	66	0.33	0.15	77	0.48	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	1,123,773		813,828		1,678,817		1,896,569		1,126,197						
90+ days past due loans and leases	310,672		203,007		422,568		274,149		371,574						
Nonaccrual loans and leases	813,601		985,361		888,157		1,150,005		1,185,754						
Total past due and nonaccrual loans and leases	2,248,046		2,002,196		2,989,542		3,320,723		2,683,525						
Restructured 30–89 days past due	19,775		12,848		16,245		16,137		26,495						
Restructured 90+ days past due	12,991		5,004		10,208		5,863		16,730						
Restructured nonaccrual	277,883		349,016		318,067		394,342		402,203						
Total restructured loans and leases	310,649		366,868		344,520		416,342		445,428						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	372,480		270,304		264,658		321,436		365,359						
Other real estate owned	11,844		37,515		15,215		37,869		50,626						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.63	0.33	85	0.49	0.29	81	1	0.32	93	1.09	0.39	92	0.69	0.43	80
90+ days past due loans and leases	0.17	0.10	78	0.12	0.09	78	0.25	0.10	83	0.16	0.12	74	0.23	0.15	77
Nonaccrual loans and leases	0.46	0.37	69	0.59	0.54	63	0.53	0.46	67	0.66	0.66	55	0.72	0.51	74
90+ days past due and nonaccrual loans and leases	0.63	0.52	68	0.71	0.68	63	0.78	0.62	71	0.82	0.85	56	0.95	0.71	75
30–89 days past due restructured	0.01	0.01	72	0.01	0.01	72	0.01	0.01	75	0.01	0.01	64	0.02	0.01	69
90+ days past due restructured	0.01	0.01	83	0	0	75	0.01	0	82	0	0.01	75	0.01	0.01	82
Nonaccrual restructured	0.16	0.09	77	0.21	0.12	81	0.19	0.10	78	0.23	0.13	81	0.24	0.14	76
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.63	0.33	85	0.49	0.29	81	1	0.32	93	1.09	0.40	91	0.69	0.43	80
90+ days past due assets	0.17	0.10	78	0.12	0.09	78	0.25	0.10	83	0.16	0.12	74	0.23	0.15	77
Nonaccrual assets	0.46	0.37	68	0.59	0.55	63	0.53	0.47	67	0.66	0.67	54	0.72	0.53	74
30+ days past due and nonaccrual assets	1.26	0.89	75	1.20	1	69	1.78	0.97	86	1.91	1.29	79	1.63	1.19	76
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.33	38	0.23	0.40	26	0.25	0.36	37	0.28	0.52	27	0.38	0.44	50
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.35	34	0.24	0.42	24	0.25	0.37	31	0.29	0.55	27	0.39	0.48	47
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.24	0.38	36	0.25	0.48	25	0.23	0.41	28	0.30	0.60	24	0.40	0.53	38
Allowance for loan and lease losses	42.40	55.46	44	43.36	67.85	30	40.51	62.64	32	40.35	66.66	27	73.58	115.41	30
Equity capital + allowance for loan and lease losses	2.38	3.63	41	2.14	4.12	23	2.06	3.60	28	2.45	4.97	24	2.98	4.28	38
Tier 1 capital + allowance for loan and lease losses	2.66	3.90	41	3.01	4.89	28	2.86	4.30	35	3.51	6.05	26	4.31	5.65	43
Loans and leases + other real estate owned	0.69	0.61	65	0.78	0.82	53	0.71	0.71	58	0.88	0.97	47	1	0.85	65

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.23	52	0.27	0.25	64	0.39	0.26	76	0.96	0.39	89	0.34	0.38	53
	90+ days past due		0.13	0.11	78	0.14	0.12	79	0.25	0.12	83	0.14	0.16	75	0.14	0.16	72
	Nonaccrual.....		0.78	0.41	83	1.04	0.60	80	0.93	0.52	82	1.12	0.76	80	1.16	0.46	92
Commercial and industrial	30–89 days past due		1.37	0.29	96	0.63	0.24	87	1.68	0.24	97	0.87	0.23	92	0.31	0.31	62
	90+ days past due		0.13	0.06	78	0.01	0.02	62	0.38	0.04	94	0.01	0.03	53	0.01	0.05	45
	Nonaccrual.....		0.39	0.47	50	0.39	0.65	39	0.33	0.57	38	0.43	0.75	32	0.58	0.83	41
Individuals	30–89 days past due		1.19	0.83	78	1.04	0.60	81	1.12	0.63	77	1.41	0.83	82	1.80	0.83	87
	90+ days past due		0.45	0.10	89	0.30	0.08	87	0.34	0.09	88	0.45	0.14	85	0.69	0.17	88
	Nonaccrual.....		0.37	0.17	81	0.42	0.17	86	0.41	0.17	85	0.51	0.28	79	0.52	0.17	88
Depository institution loans	30–89 days past due		0	0	44		0.03			0.01			0				0
	90+ days past due		0	0	46		0			0			0				0
	Nonaccrual.....		0	0	46		0			0			0				0
Agricultural	30–89 days past due		0.46	0.09	89	0.93	0.11	95	1.62	0.07	96	0.43	0.17	81	0.02	0.24	55
	90+ days past due		0.11	0	94	0.01	0	92	0.18	0	94	0.02	0	93	0.03	0	90
	Nonaccrual.....		0.17	0.27	63	0.11	0.51	60	0.25	0.70	70	0.04	0.49	51	0.06	0.67	48
Foreign governments	30–89 days past due		0	0	50	0	0	50	7.44	0.50	93	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0.26	0.13	78	0.13	0.11	68	1.37	0.12	96	1.26	0.18	93	0.29	0.20	69
	90+ days past due		0	0.01	72	0	0.01	68	0.03	0.01	90	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.01	0.06	54	0.08	0.13	64	0.07	0.09	66	0.13	0.15	64	0.14	0.13	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.14	0.39	26	0.12	0.36	24	0.28	0.46	37	0.26	0.65	22	0.23	0.67	14
1–4 family	30–89 days past due	0.22	0.22	80	0.23	0.25	77	0.42	0.24	81	0.23	0.33	76	0.23	0.31	76
	90+ days past due	1.09	0.58	83	1.38	0.76	85	1.29	0.71	85	1.50	0.89	81	1.67	0.73	90
Revolving	30–89 days past due	0.30	0.31	47	0.25	0.33	40	0.54	0.28	79	0.33	0.48	40	0.47	0.45	50
	90+ days past due	0.36	0.02	97	0.40	0.03	96	0.54	0.02	98	0.30	0.03	95	0.29	0.05	91
	Nonaccrual	2.13	0.86	85	3.15	1.05	87	3.04	1.18	85	3.24	1.13	87	3.45	1	88
Closed-end	30–89 days past due	0.11	0.41	21	0.09	0.36	22	0.23	0.49	30	0.24	0.65	22	0.17	0.70	11
	90+ days past due	0.20	0.25	76	0.20	0.27	75	0.40	0.26	80	0.21	0.38	75	0.22	0.35	74
	Nonaccrual	0.91	0.57	76	1.02	0.71	75	0.94	0.67	74	1.10	0.87	72	1.20	0.70	83
Junior lien	30–89 days past due	0	0.01	36	0	0.01	42	0.01	0.01	57	0.01	0.02	41	0.01	0.02	30
	90+ days past due	0	0	82	0	0	80	0.01	0	87	0	0	72	0	0	66
	Nonaccrual	0.06	0.02	86	0.10	0.04	83	0.09	0.03	83	0.12	0.04	87	0.15	0.04	90
Commercial real estate	30–89 days past due	0.27	0.13	83	0.47	0.16	88	0.53	0.15	89	1.86	0.26	99	0.47	0.18	91
	90+ days past due	0	0.01	61	0.01	0.01	63	0.03	0.01	88	0.03	0.02	77	0.02	0.03	60
	Nonaccrual	0.33	0.29	65	0.60	0.48	67	0.44	0.38	64	0.64	0.62	53	0.51	0.23	82
Construction and development	30–89 days past due	0.23	0.19	74	0.32	0.15	81	0.31	0.17	78	2.77	0.28	96	1.13	0.28	89
	90+ days past due	0	0.01	75	0.03	0.01	87	0.22	0.01	97	0.13	0.01	96	0.05	0.02	85
	Nonaccrual	0.01	0.14	43	0.15	0.31	62	0.14	0.20	66	0.43	0.41	72	0.26	0.20	77
1–4 family	30–89 days past due	0.07	0.02	84	0.16	0.03	90	0	0.02	63	0.08	0.03	78	0.07	0.06	68
	90+ days past due	0	0	45	0	0	91	0.21	0	99	0.11	0	98	0.04	0	91
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.16	0.13	75	0.16	0.10	79	0.30	0.13	82	2.69	0.22	96	1.07	0.20	92
	90+ days past due	0	0	79	0.02	0	89	0.01	0	90	0.02	0	92	0.01	0.01	76
	Nonaccrual	0.01	0.12	51	0.15	0.25	68	0.14	0.16	74	0.43	0.35	75	0.26	0.17	79
Multifamily	30–89 days past due	0.28	0.04	91	0.43	0.09	91	0.49	0.07	92	0.50	0.09	91	0.14	0.08	78
	90+ days past due	0	0	45	0	0	92	0	0	46	0	0	92	0	0	83
	Nonaccrual	0.13	0.06	80	0.21	0.13	77	0.33	0.17	80	0.21	0.11	77	0.12	0.05	80
Nonfarm non-residential	30–89 days past due	0.27	0.10	86	0.50	0.12	93	0.57	0.13	88	2.03	0.23	98	0.46	0.14	90
	90+ days past due	0	0.01	68	0.01	0.01	66	0.01	0.01	74	0.01	0.02	68	0.02	0.03	62
	Nonaccrual	0.43	0.36	67	0.75	0.58	68	0.51	0.45	62	0.76	0.80	55	0.62	0.28	85
Owner Occupied	30–89 days past due	0.10	0.04	81	0.12	0.04	89	0.15	0.04	90	0.75	0.07	98	0.15	0.07	84
	90+ days past due	0	0	75	0.01	0	82	0.01	0	82	0.01	0	81	0.01	0.01	69
	Nonaccrual	0.21	0.12	71	0.27	0.20	65	0.26	0.17	71	0.32	0.27	60	0.38	0.16	84
Other	30–89 days past due	0.17	0.05	86	0.38	0.07	90	0.42	0.08	88	1.27	0.14	95	0.31	0.07	93
	90+ days past due	0	0	79	0	0.01	72	0	0	77	0	0.01	75	0.01	0.01	66
	Nonaccrual	0.22	0.21	60	0.48	0.31	72	0.25	0.23	67	0.44	0.44	58	0.24	0.10	83
Farmland	30–89 days past due	0	0.09	32	5.46	0.13	99	0	0.10	31	0	0.11	30	2.56	0.23	95
	90+ days past due	0	0	45	1.45	0.01	97	0.19	0	96	0.15	0	96	0	0.01	42
	Nonaccrual	0.43	0.51	68	0.40	1.06	55	0.46	0.69	62	1.31	1.13	70	0.71	0.84	60
Credit card	30–89 days past due	1.57	1.22	79	1.12	0.79	72	1.14	0.81	73	1.27	0.95	73	1.74	1.19	82
	90+ days past due	1.32	0.50	90	0.89	0.40	79	0.96	0.45	80	1.30	0.63	83	1.84	0.78	86
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	26,932,035	29,987,023	27,487,023	31,787,023	31,787,023										
Retained earnings	32,620,011	27,112,703	27,957,403	24,550,238	21,086,589										
Accumulated other comprehensive income (AOCI)	-10,776,442	1,106,760	-328,363	2,453,750	168,454										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	48,775,604	58,206,486	55,116,063	58,791,011	53,042,066										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	16,245,129	16,618,275	16,623,472	16,431,759	15,584,227										
Accumulated other comprehensive income-related adjustments	-10,776,442	1,106,760	-328,363	2,453,750	428,112										
Other deductions from common equity tier 1 capital	13,204	3,766	6,102	405	729										
Subtotal:	43,293,713	40,477,685	38,814,852	39,905,097	37,028,998										
Adjustments and deductions for common equity tier 1 capital	5,318	12,216	7,303	10,620	1,112,842										
Common equity tier 1 capital	43,288,395	40,465,469	38,807,549	39,894,477	35,916,156										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	5,318	12,216	7,303	10,620	9,869										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	43,288,395	40,465,469	38,807,549	39,894,477	35,916,156										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	3,068,532	2,820,756	2,833,596	2,853,790	2,357,586										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	3,068,532	2,820,756	2,833,596	2,853,790	2,357,586										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	3,068,532	2,820,756	2,833,596	2,853,790	2,357,586										
Exited advanced approach tier 2 capital															
Total capital	46,356,927	43,286,225	41,641,145	42,748,267	38,273,742										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	519,249,779	507,086,073	518,329,429	494,316,665	397,573,719										
Less: Deductions from common equity tier 1 capital	16,250,447	16,630,492	16,630,775	16,442,380	16,697,069										
Less: Other deductions	7,785,712	-309,733	815,180	-871,233	87,867										
Total assets for leverage ratio	495,213,620	490,765,314	500,883,474	478,745,518	380,788,783										
Total risk-weighted assets	250,563,165	239,830,422	229,481,053	234,224,137	221,640,924										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	17.28	11.77	93	16.87	12.59	89	16.91	12.37	90	17.03	12.35	90	16.20	12.11	87
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	17.28	12.48	93	16.87	13.31	87	16.91	13.11	89	17.03	13.08	89	16.20	12.78	86
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	18.50	14.27	93	18.05	15.21	85	18.15	14.91	87	18.25	15.23	86	17.27	14.36	84
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.74	9.22	34	8.25	9.07	27	7.75	8.98	20	8.33	9.13	29	9.43	9.76	46
Supplementary leverage ratio, advanced approaches HCs	7.81	6.74	86	7.52	6.90	75	7.07	6.71	68	9.49	8.72	68	8.45	7.41	77

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		82			18			45			45			-13	355.56	-91.56	
Other insurance activities income		82			18			45			45			-13	355.56	-91.56	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,768,427			1,746,678			1,754,677			1,729,649			1,707,359		1.25	6.63
Analysis Ratios																	
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0	0.36	26	0	0.38	22	0	0.36	24	0	0.41	24	0	0.47	0		
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40		7.32			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.83	12.02	21	4.02	11.72	21	4.20	12	21	3.96	11.03	24	4.48	11.51	26		
Broker-Dealer Activities						67,913,277			59,127,992			58,835,682			66,173,175		
Net assets of broker-dealer subsidiaries (\$000)	13.24	0.55	93	11.49	0.44	93	11.22	0.46	93	13.04	0.75	92	16.11	1.39	90		
Net assets of broker-dealer subsidiaries / Consolidated assets																	

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	4,093,181		5,324,431		5,047,810		5,980,137		6,501,090
Real estate loans.....	459,621		399,076		398,643		406,076		425,331
Commercial and industrial loans	2,716,515		4,706,335		4,434,612		5,355,676		5,877,151
Loans to depository institutions and other banks acceptances	719,715		0		0		0		0
Loans to foreign governments and institutions	197,330		219,020		214,555		218,385		198,608
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	21,985,760		30,126,130		31,935,491		29,357,056		17,871,368
Interest-bearing bank balances	2,265,841		137,802		302,094		228,079		154,512
Total selected foreign assets	28,344,782		35,588,363		37,285,395		35,565,272		24,526,970
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33
Cost: Interest-bearing deposits.....	0.52			0.12			0.14		
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.26			0.18			0.20	
Commercial and industrial loans		0.13			0.86			0.79	
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50
Growth Rates									
Net loans and leases.....	-23.12	20.31	20	-11.85	-0.16	32	-15.59	6.83	24
Total selected assets.....	-20.35	21.10	23	15.90	3.36	69	4.84	9.48	62
Deposits		-2.72			10.74			0.73	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		128	149	143	300	447	-14.09	-85.40
1–4 family residential loans		128	149	143	300	447	-14.09	-85.40
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		19.74	18.12	18.53	17.69	17.37		
Home equity lines		3.44	3.74	3.65	4.01	4.59		
Credit card receivables.....		7.55	7.43	8.06	7.74	9.21		
Auto loans and other consumer loans.....		14.44	14.87	14.61	14.62	15.43		
Commercial and industrial loans		17.35	18.99	18.50	21.57	20.28		
All other loans and leases.....		37.48	36.84	36.65	34.37	33.13		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0	73	
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commcial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		0	0	0	0	0	73	
90+ Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		0	0	0	0	0	0	0
Total past due securitized assets.....		0	0	0	0	0	73	
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	16.33
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	16.33
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	16.33
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.11	0.09	0.23	0.24	0.17
Home equity lines	0.30	0.25	0.54	0.33	0.47
Credit card receivables	1.57	1.12	1.14	1.27	1.74
Commercial and industrial loans	1.37	0.63	1.68	0.87	0.31
All other loans and leases	0.47	0.50	1.04	1.53	0.84
Total managed loans past due 30–89 days	0.63	0.49	1	1.09	0.69
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.20	0.20	0.40	0.21	0.22
Home equity lines	0.36	0.40	0.54	0.30	0.29
Credit card receivables	1.32	0.89	0.96	1.30	1.84
Commercial and industrial loans	0.13	0.01	0.38	0.01	0.01
All other loans and leases	0	0	0.02	0.01	0.01
Total managed loans past due 90+ days	0.17	0.12	0.25	0.16	0.23
Total Past Due Managed Assets	0.80	0.61	1.25	1.25	0.91
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	-0.02	-0.03	0	0.02
Home equity lines	-0.10	-0.09	-0.06	-0.01	0.06
Credit card receivables	2.38	2.61	2.23	4.50	4.51
Commercial and industrial loans	0.10	0.25	0.21	0.31	0.17
All other loans and leases	0.22	0.19	0.20	0.46	0.48
Net Losses on Managed Assets Percent of Total Managed Assets	0.30	0.33	0.31	0.64	0.69

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		81,500	77,500	154,750	275,800	612,802	5.16	-72.31
Dividends		81,500	77,500	154,750	275,800	267,880	5.16	
Interest		0	0	0	0	344,922		-100.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		81,500	77,500	154,750	275,800	612,802	5.16	-72.31
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		3	3	3	-43	66	0.00	-78.57
Total operating income		81,503	77,503	154,753	275,757	612,868	5.16	-72.31
Operating Expenses								
Personnel expenses		1,115	890	1,193	1,513	2,048	25.28	-13.50
Interest expense		0	0	0	0	0		
Other expenses		640	772	1,662	5,796	2,870	-17.10	
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,755	1,662	2,855	7,309	4,918	5.60	
Income (loss) before taxes		79,748	75,841	151,898	268,448	607,950	5.15	-72.95
Applicable income taxes (credit)		7,402	1,701	-3,398	-1,279	-4,880	335.16	-0.91
Extraordinary items								
Income before undistributed income of subsidiaries		72,346	74,140	155,296	269,727	612,830	-2.42	-74.82
Equity in undistributed income of subsidiaries		4,410,527	2,863,325	3,751,869	3,693,922	3,250,835	54.04	149.42
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		1,420,424	623,942	779,115	2,619,923	596,543	127.65	232.92
Subsidiary holding companies		2,990,103	2,239,383	2,972,754	1,073,999	2,654,292	33.52	122.87
Net income (loss)		4,482,873	2,937,465	3,907,165	3,963,649	3,863,665	52.61	118.08
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		1,501,924	701,442	933,865	2,895,723	864,423	114.12	252.03
Subsidiary holding companies' net income		2,990,103	2,239,383	2,972,754	1,073,999	2,654,292	33.52	122.87

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		27,123,572	44.13	16,859,490	28.96	14,466,913	26.25	18,333,048	15,937,325	60.88	69.80
Common and preferred stock		27,123,572	44.13	16,859,490	28.96	14,466,913	26.25	18,333,048	15,937,325	60.88	240.34
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	-100.00
Other receivables		0	0	0	0	0	0	0	0	0	-100.00
Investment in subsidiary holding companies		34,275,619	55.77	41,290,336	70.93	40,588,583	73.64	40,397,942	37,038,648	-16.99	7.70
Common and preferred stock		34,275,619	55.77	41,290,336	70.93	40,588,583	73.64	40,397,942	37,038,648	-16.99	7.70
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		44,550	0.07	47,697	0.08	46,224	0.08	50,756	56,852	-6.60	-61.87
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		13,375	0.02	12,934	0.02	14,745	0.03	12,617	12,192	3.41	55.89
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		61,457,116	100.00	58,210,457	100.00	55,116,465	100.00	58,794,363	53,045,017	5.58	28.24
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		6,414	0.01	3,880	0.01	269	0	3,178	2,908	65.31	-53.44
Balance due to subsidiaries and related institutions		12,675,098	20.62	91	0	133	0	174	43	999999.00	999999.00
Total liabilities		12,681,512	20.63	3,971	0.01	402	0	3,352	2,951	319253.11	90943.95
Equity Capital		48,775,604	79.37	58,206,486	99.99	55,116,063	100	58,791,011	53,042,066	-16.20	1.81
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		30,917,895	50.31	30,917,895	53.11	30,917,895	56.10	30,917,895	30,917,895	0.00	0.00
Common surplus		2,064,140	3.36	2,619,128	4.50	2,619,128	4.75	2,619,128	2,619,128	-21.19	-21.05
Retained earnings		32,620,011	53.08	27,112,703	46.58	27,957,403	50.72	24,550,238	21,086,589	20.31	127.95
Accumulated other comprehensive income		-10,776,442	-17.53	1,106,760	1.90	-328,363	-0.60	2,453,750	168,454		
Other equity capital components		-6,050,000	-9.84	-3,550,000	-6.10	-6,050,000	-10.98	-1,750,000	-1,750,000		
Total liabilities and equity capital		61,457,116	100.00	58,210,457	100.00	55,116,465	100.00	58,794,363	53,045,017	5.58	28.24
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	-100.00
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		12,550,000	20.42	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.64	11.02	63	6.78	12.52	4	6.79	11.94	6	7.03	7.29	44	7.42	9.68	17
Bank net income / Average equity investment in banks		11.60			12.35			11.80			7.45				10.51
Nonbank net income / Average equity investment in nonbanks	11.32	9.71	62	5.45	13.18	40	5.62	13.12	40	17.43	9.75	76	8.82	7.89	65
Subsidiary HCs net income / Average equity investment in sub HCs	10.69	8.41	65	7.36	11.04	35	7.33	10.11	35	2.76	7.01	25	7.44	8.55	42
Bank net income / Parent net income	0	98.76	4	0	96.45	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	33.50	2.50	94	23.88	3.22	95	23.90	3.40	94	73.06	3.59	95	22.37	5.93	85
Subsidiary holding companies' net income / Parent net income	66.70	85.68	22	76.24	66.57	40	76.08	65.35	40	27.10	68.34	25	68.70	74	38
Leverage															
Total liabilities / Equity capital	26	18.39	77	0.01	16.51	6	0	16.81	4	0.01	20.06	6	0.01	20.43	5
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	125.88	104.01	96	99.90	103.15	32	99.89	103.22	36	99.90	102.81	31	99.88	103.22	32
Total investment in subs / Equity capital	125.88	109.29	87	99.90	108.29	24	99.89	108.40	27	99.90	110.16	20	99.88	111.07	19
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.11	0.39	94	-0.01	0.27	32	-0.02	0.29	36	-0.02	0.47	31	-0.02	0.36	30
Equity investment in subs – equity cap / Net income-div (X)	2.30	1.15	83		0.85			1.05			1.82				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	19.67	130.36	11	20.12	152.56	4	31.45	152.85	6	54.61	136.59	8	122.34	177.68	31
Cash from ops + noncash items + op expense / Op expense + dividend	54.83	118.32	27	20.20	155.61	6	30.44	154.48	8	54.61	147.24	8	135.02	190.27	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.56	105.80	45	99.19	94.59	52	99.10	98.54	47	98.80	134.08	30	98.84	116.34	29
Pretax operating income + interest expense / Interest expense	1,565.66			1,645.53			1,835.33			2,016.32				1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,454.22			1,896.20			1,770.77			1,539.23				1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	21.73	150.57	13	20.67	174.48	5	30.95	174.12	7	55.16	150.43	10	122.56	210.80	24
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.14	3.60	16	0.08	3.29	35	0.09	3.44	35	0.08	3.85	34	0.11	2.64	36
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10				0.04
Nonaccrual		0.65			1.04			0.92			1.03				0.54
Total		0.95			1.64			1.09			1.13				0.58
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	18.89	1.77	91	15.31	1.76	90	14.29	1.76	89	17.03	2.66	87	20.57	5.62	82
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	4.63	0.06	95	3.15	0.07	94	2.56	0.06	94	3.48	0.08	94	3.75	0.19	92

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	518.34	70.90	99	505.80	69.90	97	321.97	66.37	96	185.37	81.10	92	81.59	57.84	73
Dividends declared / Net income	8.37	31.93	13	12.77	27.22	23	12.80	28.27	19	12.61	42.29	15	12.94	33.08	16
Net income – dividends / Average equity.....	10.66	7.51	82	5.92	9.25	24	5.92	8.62	28	6.14	4.14	75	6.46	6.46	49
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	21.73	2.76	91	20.67	6.19	85	30.95	4.90	90	55.16	3.41	95	53.58	7.53	92
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	21.73	183.35	15	20.67	213.42	6	30.95	203.53	7	55.16	174.85	13	53.58	260.40	9
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.79			43.30			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.21			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.95			0.87			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		52.71			48.70			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	5.43	47.96	37	11.05	66.90	32	16.57	62.63	30	9.52	56.39	41	30.99	82.95	41
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	39.90	20.25	78
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	5.43	64.26	28	11.05	94.31	21	16.57	87.22	24	9.52	79.84	25	70.89	150.41	37
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	72.55	19	0	36.58	20	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies	0	15.40	27	0	5.06	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies	0	0.27	47	0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	0	85.23	13	0	47.30	12	0	58.37	10	0	55.20	11	0	76.49	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	81.70	4	0	82.68	3	0	83.13	3	0	82.20	4	0	78.80	4
Dividends from nonbank subsidiaries	100	2.90	98	100	3.56	97	100	3.07	98	100.02	1.95	99	43.71	2.65	95
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	56.28	1.19	95
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	100	4.41	97	100	5.69	97	100	4.67	98	100.02	4.70	98	99.99	7.29	98
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	